

Attorney or Party Name, Address, Telephone & FAX Nos., State Bar No. & Email Address Brett Bodie Bankruptcy Law Center, APC 16133 Ventura Blvd Ste 700 Encino, CA 91436 800-718-9688 Fax: 866-444-7026 California State Bar Number: 264452 brett.bodie@blc-sd.com	FOR COURT USE ONLY
<input type="checkbox"/> Individual appearing without attorney <input checked="" type="checkbox"/> Attorney for: Debtor	
<b>UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA</b>	
In re: Arlene Binder  Debtor(s).	CASE NO. 1:14-bk-14950 CHAPTER: 13  <b>NOTICE OF SECTION 341(a) MEETING AND HEARING ON CONFIRMATION OF CHAPTER 13 PLAN WITH COPY OF CHAPTER 13 PLAN</b>  <b>SECTION 341(a) MEETING OF CREDITORS:</b> DATE: 12/10/14 TIME: 1:00 PM HEARING ROOM: 21051 Warner Center Lane, Woodland Hills, CA 91367  <b>CONFIRMATION HEARING:</b> DATE: 01/27/2014 TIME: 10:00 AM PLACE: 21041 Burbank Blvd., Woodland Hills, CA 91367 COURTROOM: 303 FLOOR: 3rd  <b>DEADLINE FOR OBJECTIONS TO PLAN*: 12/3/2014 *</b> (*7 days before the Section 341(a) meeting)

1. NOTICE IS HEREBY GIVEN to all creditors and other interested parties that on the above date and time and in the indicated courtroom, debtor will seek court approval of the attached Chapter 13 plan.

2. **Section 341(a) Meeting Location:**

- ☐ 915 Wilshire Blvd, 10th Floor, Los Angeles  
☒ 21051 Warner Center Lane, Suite 115, Woodland Hills  
☐ 3801 University Ave, Riverside

- ☐ 411 West Fourth Street, Room 1-154, Santa Ana  
☐ 128 East Carrillo Street, Santa Barbara

3. **Chapter 13 Plan Confirmation Hearing Location:**

- ☐ 255 East Temple Street, Los Angeles  
☒ 21041 Burbank Boulevard, Woodland Hills  
☐ 3420 Twelfth Street, Riverside

- ☐ 411 West Fourth Street, Santa Ana  
☐ 1415 State Street, Santa Barbara

This form is mandatory. It has been approved for use in the United States Bankruptcy Court for the Central District of California.

4. **OBJECTIONS TO PLAN:** If you wish to object to the confirmation of the Chapter 13 plan, you must file a written objection with the Bankruptcy Court and serve a copy of it upon the debtor, the attorney for the debtor, and the chapter 13 trustee before the deadline set forth above. Unless you timely file a written objection to the plan and appear at the confirmation hearing, the court may treat your failure to do so as a waiver of your right to object to the plan, and may approve the plan.
5. **APPEARANCE BY DEBTOR AND THE ATTORNEY FOR THE DEBTOR IS REQUIRED AT BOTH THE SECTION 341(a) MEETING AND THE CONFIRMATION HEARING.** If the chapter 13 trustee finds at the Section 341(a) meeting that the case is ready for confirmation, the trustee may, but is not required to, stipulate that the debtor and counsel are excused from appearance at the confirmation hearing (if the assigned judge permits the trustee to waive appearances). If the chapter 13 trustee finds at the Section 341(a) meeting that the case is NOT ready for confirmation, the trustee may, but is not required to, continue the Section 341(a) meeting and/or the confirmation hearing to a later date. **Unexcused failure by the debtor to appear at either the Section 341(a) meeting or the confirmation hearing may result in dismissal of the case. The dismissal order may include a prohibition on filing any other bankruptcy case for a period of 180 days pursuant to 11 U.S.C. § 109(g).**

Date: November 4, 2014

/s/ Brett Bodie  
Signature of Debtor or attorney for Debtor  
Bankruptcy Law Center, APC  
Print name of law firm (if applicable)

## PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:  
1230 Columbia St. Ste 1100  
San Diego, CA 92101

A true and correct copy of the foregoing document entitled (*specify*): Notice of Section 341(A) Meeting And Hearing on Confirmation of Chapter 13 Plan with copy of Chapter 13 Plan will be served or was served **(a)** on the judge in chambers in the form and manner required by LBR 5005-2(d); and **(b)** in the manner stated below:

**1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF):** Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On 11/7/2014, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

- (x) Elizabeth Rojas, Trustee - (cacb\_ecf\_sv@ch13wla.com)
- (x) US Trustee - (ustpreion16.wh.ecf@usdoj.gov)

☐ Service information continued on attached page

**2. SERVED BY UNITED STATES MAIL:**

On 11/5/2014, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

☒ Service information continued on attached page

**3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL** (state method for each person or entity served): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on \_\_\_\_\_, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.

☐ Service information continued on attached page

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

November 7, 2014  
Date

Nicole Dominguez  
Printed Name

/s/ Nicole Dominguez  
Signature

ATTACHED SERVICE LIST – ALL CREDITORS

Account Management Ser  
5300 Orange Ave Ste120  
Cypress, CA 90630

Bank of America  
Attn:CU/CA6-919-02-41  
Po Box 5170  
Simi Valley, CA 93062

Capital 1 Bank  
Attn: General Correspondence  
Po Box 30285  
Salt Lake City, UT 84130

Capital One Auto Finance  
3905 N Dallas Pkwy  
Plano, TX 75093

Chase  
P.o. Box1 5298  
Wilmington, DE 19850

Chevron Texaco/ Citicorp  
CUCCS/Attn:Centralized BK  
Po Box 20507  
Kansas City, MO 64195

Comenity Bank/vctrsec  
Po Box 182789  
Columbus, OH 43218

Diamond Resorts Fs  
10600 W Charleston Blvd  
Las Vegas, NV 89135

Equiant Financial Svcs  
5401 N Pima Rd Ste150  
Scottsdale, AZ 85250

First Premier Bank  
601 S Minnesota Ave  
Sioux Falls, SD 57104

Franchise Tax Board  
Bankruptcy Section MSA340  
PO Box 2952  
Sacramento, CA 95812-2952

Internal Revenue Service  
Centralized Insolvency Operations  
PO Box 21126  
Philadelphia, PA 19114

MAP Communications  
840 Greenbrier Circle  
Chesapeake, VA 23320

PATLive  
2639 N. Monroe St  
Cedars Bldg B, Suite 200  
Tallahassee, FL 32303

Receivables Management Services  
PO Box 361505  
Columbus, OH 43236

Regus  
c/o CT Corporation System  
818 West Seventh St 2<sup>nd</sup> Fl  
Los Angeles, CA 90017

Regus  
15305 Dallas Parkway  
Ste 1400  
Addison, TX 75001

Regus Business Centres  
8560 W. Sunset Blvd  
Ste 400  
West Hollywood, CA 90069

Robert Alford  
1640 S. Sepulveda Blvd  
Ste 101  
Los Angeles, CA 90025

Sage  
6561 Irvine Center Drive  
Irvine, CA 92618-2301

Yulia D'Yachenko  
1206 S Holt Ave #5  
Los Angeles, CA 90035

Attorney or Party Name, Address, Telephone & FAX Nos., State Bar No. & Email Address Brett Bodie 264452 16133 Ventura Blvd Ste 700 Encino, CA 91436 800-718-9688 Fax: 866-444-7026 264452 brett.bodie@blc-sd.com	FOR COURT USE ONLY
<b>UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA</b>	
List all names (including trade names) used by the debtor within the last 8 years:  Arlene Binder FKA Arlene Stephan; FKA Arlene Sukoenig; FKA Arlene Randle; DBA Law Offices of Arlene Binder	CASE NO.:  CHAPTER 13  <div style="text-align: center; padding: 10px;"><b>CHAPTER 13 PLAN</b></div> <hr/> <b>CREDITORS MEETING:</b> <b>Date:</b> <b>Time:</b> <b>Place:</b>  <b>CONFIRMATION HEARING:</b> <b>Date:</b> <b>Time:</b> <b>Place:</b>
Debtor(s).	

### NOTICE

This Chapter 13 Plan is proposed by the above Debtor. The Debtor attests that the information stated in this Plan is accurate. Creditors cannot vote on this Plan. However, creditors may object to this Plan being confirmed pursuant to 11 U.S.C. § 1324. Any objection must be in writing and must be filed with the court and served upon the Debtor, Debtor's attorney (if any), and the chapter 13 trustee not less than 7 days before the date set for the meeting of creditors. Unless an objection is filed and served, the court may confirm this Plan. The Plan, if confirmed, modifies the rights and duties of the Debtor and creditors to the treatment provided in the Plan as confirmed, with the following IMPORTANT EXCEPTIONS:

Unless otherwise provided by law, each creditor will retain its lien until the earlier of payment of the underlying debt determined under non-bankruptcy law or discharge under 11 U.S.C. § 1328. If the case under this chapter is dismissed or converted without completion of the Plan, such lien shall also be retained by such holder to the extent recognized by applicable non-bankruptcy law.

Defaults will be cured using the interest rate set forth below in the Plan. Any ongoing obligation will be paid according to the terms of the Plan.

**HOLDERS OF SECURED CLAIMS AND CLASS 1 CLAIMANTS WILL BE PAID ACCORDING TO THIS PLAN AFTER CONFIRMATION UNLESS THE SECURED CREDITOR OR CLASS 1 CLAIMANT FILES A PROOF OF CLAIM IN A DIFFERENT AMOUNT THAN THAT PROVIDED IN THE PLAN.** If a secured creditor or a class 1 creditor files a proof of claim, that creditor will be paid according to that creditor's proof of claim, unless the court orders otherwise.

**HOLDERS OF ALL OTHER CLAIMS MUST TIMELY FILE PROOFS OF CLAIMS, IF THE CODE SO REQUIRES, OR THEY WILL NOT BE PAID ANY AMOUNT.** A Debtor who confirms a Plan may be eligible thereafter to receive a discharge of debts to the extent specified in 11 U.S.C. § 1328.

The Debtor proposes the following Plan and makes the following declarations:

**I. PROPERTY AND FUTURE EARNINGS OR INCOME SUBJECT TO THE SUPERVISION AND CONTROL OF THE CHAPTER 13 TRUSTEE:**

The Debtor submits the following to the supervision and control of the chapter 13 trustee:

- A. Payments by Debtor of \$931.00 per month for 60 months. This monthly Plan Payment will begin within 30 days of the date the petition was filed.
- B. The base plan amount is \$ 55,852.20 which is estimated to pay 0 % of the allowed claims of nonpriority unsecured creditors. If that percentage is less than 100%, the Debtor will pay the Plan Payment stated in this Plan for the full term of the Plan or until the base plan amount is paid in full, and the chapter 13 trustee may increase the percentage to be paid to creditors accordingly.
- C. Amounts necessary for the payment of postpetition claims allowed under 11 U.S.C. § 1305.
- D. Preconfirmation adequate protection payments for any creditor who holds an allowed claim secured by personal property where such security interest is attributable to the purchase of such property and preconfirmation payments on leases of personal property whose allowed claim is impaired by the terms proposed in the plan. Preconfirmation adequate protection payments and preconfirmation lease payments will be paid to the chapter 13 trustee for the following creditor(s) in the following amounts:

Creditor/Lessor Name	Collateral Description	Last 4 Digits of Account #	Amount
-NONE-			

Each adequate protection payment or preconfirmation lease payment will commence on or before the 30th day from the date of filing of the case. The chapter 13 trustee shall deduct the foregoing adequate protection payment(s) and/or preconfirmation lease payment from the Debtor's Plan Payment and disburse the adequate protection payment or preconfirmation lease payment to the secured(s) creditor(s) at the next available disbursement or as soon as practicable after the payment is received and posted to the chapter 13 trustee's account. The chapter 13 trustee will take his or her statutory fee on all disbursements made for preconfirmation adequate protection payments or preconfirmation lease payments.

- E. Other property: (*specify property or indicate none*)  
NONE

**II. ORDER OF PAYMENTS; CLASSIFICATION AND TREATMENT OF CLAIMS:**

Except as otherwise provided in the Plan or by court order, the chapter 13 trustee shall disburse all available funds for the payment of claims as follows:

**A. ORDER OF PAYMENTS:**

1. If there are Domestic Support Obligations, the order of priority shall be:
  - (a) Domestic Support Obligations and the chapter 13 trustee's fee not exceeding the amount accrued on payments made to date;
  - (b) Administrative expenses (Class 1(a)) in an amount not exceeding \_\_\_\_\_% of each Plan Payment until paid in full;
2. If there are no Domestic Support Obligations, the order of priority shall be the chapter 13 trustee's fee not exceeding the amount accrued on payments made to date, and administrative expenses (Class 1(a)) in an amount not exceeding \_\_\_% of each Plan Payment until paid in full.
3. Notwithstanding 1 and 2 above, ongoing payments on secured debts that are to be made by the chapter 13 trustee from the Plan Payment; such secured debt may be paid by the chapter 13 trustee commencing with the inception of Plan Payments.
4. Subject to 1, 2, and 3 above, pro rata to all other claims except as otherwise provided in the Plan.
5. No payment shall be made on nonpriority unsecured claims until all secured and priority claims have been paid in full.

B. CLASSIFICATION AND TREATMENT OF CLAIMS:

CLASS 1					
ALLOWED UNSECURED CLAIMS ENTITLED TO PRIORITY UNDER 11 U.S.C. §507					
The Debtor will pay Class 1 claims in full; except the debtor may provide for less than full payment of Domestic Support Obligations pursuant to 11 U.S.C. §1322(a)(4).					
CATEGORY	AMOUNT OF PRIORITY CLAIM	INTEREST RATE, if any	MONTHLY PAYMENT	NUMBER OF MONTHS	TOTAL PAYMENT
<b>a. Administrative Expenses</b>					
(1) Chapter 13 trustee's fee – estimated at 11% of all payments to be made to all classes through this Plan.					
(2) Attorney's Fees	\$3,200.00		\$640.00	5	\$3,200.00
(3) Chapter 7 trustee's fees					
(4) Other					
<b>b. Other Priority Claims</b>					
(1) Internal Revenue Service					
(2) Franchise Tax Board					
(3) Domestic Support Obligation					
(4) Other					
Franchise Tax Board	\$3,077.40	0%	\$54.95	56	\$3,077.40
Internal Revenue Service	\$23,624.19	0%	\$421.86	56	\$23,624.19
Internal Revenue Service	\$8,837.00	0%	\$157.80	56	\$8,837.00
Internal Revenue Service	\$3,513.00	0%	\$62.73	56	\$3,513.00
<b>c. Domestic Support Obligations that are not to be paid in full in the Plan (<i>specify creditor name</i>):</b>					

**CLASS 2**

**CLAIMS SECURED SOLELY BY PROPERTY THAT IS THE DEBTOR'S PRINCIPAL RESIDENCE  
ON WHICH OBLIGATION MATURES AFTER THE FINAL PLAN PAYMENT IS DUE**

1. ☐ The postconfirmation monthly mortgage payment will be made by the chapter 13 trustee from the Plan Payment to:
2. ☐ The postconfirmation monthly mortgage payment will be made by the Debtor directly to:

\_\_\_\_\_  
(name of creditor)

\_\_\_\_\_  
(last 4 digits of account number)

\_\_\_\_\_  
(name of creditor)

\_\_\_\_\_  
(last 4 digits of account number)

**The Debtor will cure all prepetition arrearages for the primary residence through the Plan Payment as set forth below.**

Name of Creditor	Last 4 Digits of Account Number	Cure of Default				
		AMOUNT OF ARREARAGE	INTEREST RATE	MONTHLY PAYMENT	NUMBER OF MONTHS	TOTAL PAYMENT

**CLASS 3**

**CLAIMS SECURED BY REAL OR PERSONAL PROPERTY WHICH ARE PAID IN FULL  
DURING THE TERM OF THE PLAN**

Name of Creditor	Last 4 Digits of Account No.	CLAIM TOTAL	SECURED CLAIM AMOUNT	INTEREST RATE	Equal Monthly Payment	NUMBER OF MONTHS	TOTAL PAYMENT
Capital One Auto Finance	xxxxxxxxxxx 1001	\$11,916.00	\$6,843.00	6.50	\$133.89	60	\$8,033.40

**CLASS 4**

**OTHER SECURED CLAIMS ON WHICH THE LAST PAYMENT IS DUE AFTER THE DATE ON WHICH THE FINAL PAYMENT UNDER THE PLAN IS DUE**

1. ☐ The postconfirmation monthly payment pursuant to the promissory note will be made by the chapter 13 trustee from the Plan Payment to:
2. ☐ The postconfirmation monthly payment pursuant to the promissory note will be made by the Debtor directly to:

\_\_\_\_\_  
(name of creditor)

\_\_\_\_\_  
(last 4 digits of account number)

\_\_\_\_\_  
(name of creditor)

\_\_\_\_\_  
(last 4 digits of account number)

The Debtor will cure all prepetition arrearages on these claims through the Plan Payment as set forth below.

Name of Creditor	Last 4 Digits of Account Number	Cure of Default				
		AMOUNT OF ARREARAGE	INTEREST RATE	MONTHLY PAYMENT	NUMBER OF MONTHS	TOTAL PAYMENT

**CLASS 5**

**NON-PRIORITY UNSECURED CLAIMS**

The Debtor estimates that non-priority unsecured claims total the sum of \$79,066.33 .

Class 5 claims will be paid as follows:

(Check one box only.)

☒ Class 5 claims (including allowed unsecured amounts from Class 3) are of one class and will be paid pro rata.

OR

☐ Class 5 claims will be divided into subclasses as shown on the attached exhibit *directly below* (which also shows the justification for the differentiation among the subclasses) and the creditors in each subclass will be paid pro rata.

**III. COMPARISON WITH CHAPTER 7**

The value as of the effective date of the Plan of property to be distributed under the Plan on account of each allowed claim is not less than the amount that would be paid on such claim if the estate of the Debtor were liquidated under chapter 7 of the Bankruptcy Code on such date. The amount distributed to nonpriority unsecured creditors in chapter 7 would be \$ 0.00 which is estimated to pay 0 % of the scheduled nonpriority unsecured debt.

#### IV. PLAN ANALYSIS

<b>CLASS 1a</b>	\$3,200.00
<b>CLASS 1b</b>	\$39,051.59
<b>CLASS 1c</b>	\$0.00
<b>CLASS 2</b>	\$0.00
<b>CLASS 3</b>	\$8,033.40
<b>CLASS 4</b>	\$0.00
<b>CLASS 5</b>	\$32.21
<b>SUB-TOTAL</b>	\$50,317.20
<b>CHAPTER 13 TRUSTEE'S FEE (Estimated 11% unless advised otherwise)</b>	\$5,535.00
<b>TOTAL PAYMENT</b>	\$55,852.20

#### V. OTHER PROVISIONS

- A. The Debtor rejects the following executory contracts and unexpired leases.
- |                             |                                       |
|-----------------------------|---------------------------------------|
| <b>Name of Other Party:</b> | <b>Description of contract/lease:</b> |
| Diamond Resorts Fs          | Timeshare secured loan                |
- B. The Debtor assumes the executory contracts or unexpired leases set forth in this section. As to each contract or lease assumed, any defaults therein and Debtor's proposal for cure of said default(s) is described in Class 4 of this Plan. The Debtor has a leasehold interest in personal property and will make all post-petition payments directly to the lessor(s):
- |                             |                                       |
|-----------------------------|---------------------------------------|
| <b>Name of Other Party:</b> | <b>Description of contract/lease:</b> |
|-----------------------------|---------------------------------------|
- C. In addition to the payments specified in Class 2 and Class 4, the Debtor will make regular payments, including any preconfirmation payments, directly to the following:
- |                       |                         |
|-----------------------|-------------------------|
| <b>Creditor Name:</b> | <b>Monthly Payment:</b> |
| -NONE-                |                         |
- D. The Debtor hereby surrenders the following personal or real property. (*identify property and creditor to which it is surrendered*):
- |                       |                     |
|-----------------------|---------------------|
| <b>Creditor Name:</b> | <b>Description:</b> |
| -NONE-                |                     |
- E. The Debtor shall incur no debt greater than \$500.00 without prior court approval unless the debt is incurred in the ordinary course of business pursuant to 11 U.S.C. §1304(b) or for medical emergencies.
- F. Miscellaneous provisions: (*use attachment, if necessary*):
- G. The chapter 13 trustee is authorized to disburse funds after the date confirmation is announced in open court.
- H. The Debtor will pay timely all postconfirmation tax liabilities directly to the appropriate taxing authorities as they come due.
- I. The Debtor will pay all amounts required to be paid under a Domestic Support Obligation that first became payable after the date of the filing of the petition.

## VI. REVESTING OF PROPERTY

Property of the estate shall not revert in the Debtor until such time as a discharge is granted or the case is dismissed or closed without discharge. Revestment shall be subject to all liens and encumbrances in existence when the case was filed, except those liens avoided by court order or extinguished by operation of law. In the event the case is converted to a case under chapter 7, 11, or 12 of the Bankruptcy Code, the property of the estate shall vest in accordance with applicable law. After confirmation of the Plan, the chapter 13 trustee shall have no further authority or fiduciary duty regarding use, sale, or refinance of property of the estate except to respond to any motion for proposed use, sale, or refinance as required by the LBRs. Prior to any discharge or dismissal, the Debtor must seek approval of the court to purchase, sell, or refinance real property.

Date: October 23, 2014

/s/ Brett Bodie  
Brett Bodie 264452  
264452  
Attorney for Debtor

/s/ Arlene Binder  
Arlene Binder  
Debtor